IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

Case No. 4-21-bk-00803-MJC

Lora L. Pringle aka Lora Lee Pringle,

Debtor

Ch. 13

Ch. 13

Lakeview Loan Servicing, LLC

Movant

v.

Lora L. Pringle aka Lora Lee Pringle,

Debtor

Reply of Debtor to Motion of Lakeview Loan Servicing, LLC for Relief from the Automatic Stay

The Reply of the above Debtor by her attorneys, Doran & Doran, P.C., to the Motion of Lakeview Loan Servicing, LLC for Relief from the Automatic Stay is as follows:

1. Admitted.

and

Trustee

Jack N. Zaharopoulos,

- 2. Admitted.
- 3. Admitted.
- 4. Denied. On November 11, 2022 Lakeview Loan Servicing, LLC filed a Notice with the Bankruptcy Court that is had transferred the loan to NationStar Mortgage, LLC,
 - 5. Admitted.
 - 6. Denied and proof demanded.
- 7. Denied. It is denied that the Debtor has failed to make the payments indicated. By way of further answer, at the time the bankruptcy case was filed the Debtor had

received a period of COVID related mortgage forbearance from the mortgagee. When the Debtor filed her Chapter 13 Plan the six (6) months of COVID forbearance payments were included in the Chapter 13 Plan. It is believed that Lakeview Loan Servicing, LLC has incorrectly considered the forbearance amounts to be currently due instead of noting for the records that those arrears are being paid through the Confirmed Plan.

- 8. Denied.
- 9. Denied.
- 10. Denied.

WHEREFORE, the Debtor requests that the Motion for Relief be denied.

Doran & Doran, P.C.

By: Isl Lisa M. Doran

Attorney for Debtor 69 Public Square, Suite 700 Wilkes-Barre, PA 18701 570-823-9111

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11 U.S.C. §362

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Debtor and

Jack N. Zaharopoulos,

Trustee

Certification of Service

The undersigned, Lisa M. Doran, of Doran & Doran, P.C., 69 Public Square, Suite 700, Wilkes-Barre, Pennsylvania 18701 hereby certifies that on November 21, 2022 a copy of the attached *Reply of Debtor to Motion of Lakeview Loan Servicing, LLC for Relief from the Automatic Stay* was served electronically through ECF on the following parties.

Jack N. Zaharopoulos

TWecf@pamd13trustee.com

US Trustee

ustpregion03.ha.ecf@usdoj.gov

Denise E. Carlon

bkgroup@kmllawgroup.com

Brian C. Nicholas

bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com

Dated November 21, 2022

Signed: /s/Lisa W. Doran

Lisa M. Doran, Esquire